

WHAT IS CLAIMED IS:

1. A commercial transaction settlement system using a prepaid credit card, composed of a financial agency for providing an accounting bankbook, issuing at least one prepaid credit card for which a usable maximum amount is set within an accounting amount of said accounting bankbook or a sum of the usable maximum amounts is set within the accounting amount, automatically paying from said bankbook and settling the commercial transaction in the same manner as a credit card by the transaction using said prepaid credit card, and displaying the settlement record of the commercial transaction on said bankbook, and a goods/service provider for being paid from said bankbook of a holder of said prepaid credit card to thereby settle the commercial transaction using said prepaid credit card.

2. A commercial transaction settlement system using a prepaid credit card wherein a card is issued while entrusting a bankbook provided by a financial agency, said credit card is constituted by at least one prepaid credit card for which a usable maximum amount is set within an accounting amount of said accounting bankbook or a sum of the usable maximum amounts is set within the accounting amount, automatically paying from said bankbook and settling the commercial transaction in the same manner as a credit card are performed by the transaction using said prepaid credit card with a goods/service provider, and the settlement record of the commercial transaction on said bankbook is displayed by said financial agency.

3. A commercial transaction settlement system using a prepaid credit card wherein a financial agency provides an accounting bankbook, issues at least one prepaid credit card for which a usable maximum amount is set within an accounting amount of said accounting bankbook or a sum of the usable maximum amounts is set within the accounting amount, automatically pays from said bankbook and settles the commercial transaction in the same manner as a credit card by the transaction using said prepaid credit card, and displays the settlement record of the commercial transaction on said bankbook.

4. A commercial transaction settlement system using a prepaid credit card wherein when the commercial transaction is conducted by means of a at least one prepaid credit card for which a usable maximum amount is set within an accounting amount of an accounting bankbook provided by a financial agency or a sum of the usable maximum amounts is set within the accounting amount, a goods/service provider is paid from said bankbook provided by said financial agency, and the settlement record of the commercial transaction is displayed on said bankbook by said financial agency.

5. A commercial transaction settlement system using a prepaid credit card, comprising an information processing means for automatically pays from a bankbook and settles the commercial transaction in the same manner as a credit card by the transaction using said prepaid credit card, and displays the settlement record of the commercial transaction on said bankbook, when the commercial transaction is conducted by means of a at least one prepaid credit card for which a usable maximum amount is set within an accounting amount of an accounting bankbook or a sum of the usable maximum amounts is set within the accounting amount, and an information processing means for paying from said bankbook of a holder of said prepaid credit card to thereby settle the commercial transaction using said prepaid credit card.

6. The commercial transaction settlement system using a prepaid credit card, according to any one of claims 1 to 5, wherein said prepaid credit card is adapted so that a usable maximum amount may be selected within the range of 5,000 dollars or a plurality of usable maximum amounts are set in the range of 5,000 so that the usable maximum amounts may be selected from said plurality of usable maximum amounts.

7. The commercial transaction settlement system using a prepaid credit card, according to any one of claims 1 to 5, wherein said prepaid credit card is issued as a set with said bankbook by saving money in the financial agency or said prepaid credit card is issued providing that said bankbook is shown to said financial agency.

8. The commercial transaction settlement system using a prepaid credit card, according to claim 6, wherein said prepaid credit card is issued as a set with said bankbook by saving money in the financial agency or said prepaid credit card is issued providing that said bankbook is shown to said financial agency.

9. The commercial transaction settlement system using a prepaid credit card, according to any one of claims 1 to 5, wherein the usable maximum amount of said prepaid credit card is automatically increased by saving money in said bankbook, another prepaid credit card whose usable maximum amount is increased is issued by showing the bankbook whose accounting amount is increased by saving money, or another prepaid type credit card corresponding to the increased accounting amount is issued.

10. The commercial transaction settlement system using a prepaid credit card, according to claim 6, wherein the usable maximum amount of said prepaid credit card is automatically increased by saving money in said bankbook, another prepaid credit card whose usable maximum amount is increased is issued by showing the bankbook whose accounting amount is increased by saving money, or another prepaid type credit card corresponding to the increased accounting amount is issued.

11. The commercial transaction settlement system using a prepaid credit card, according to claim 7, wherein the usable maximum amount of said prepaid credit card is automatically increased by saving money in said bankbook, another prepaid credit card whose usable maximum amount is increased is issued by showing the bankbook whose accounting amount is increased by saving money, or another prepaid type credit card corresponding to the increased accounting amount is issued.

12. The commercial transaction settlement system using a prepaid credit card, according to claim 8, wherein the usable maximum amount of said prepaid credit card is automatically increased by saving money in said bankbook, another prepaid credit card whose usable maximum amount is increased is issued by showing the bankbook whose accounting amount is increased by saving money, or another prepaid type credit card corresponding to the increased accounting amount is issued.